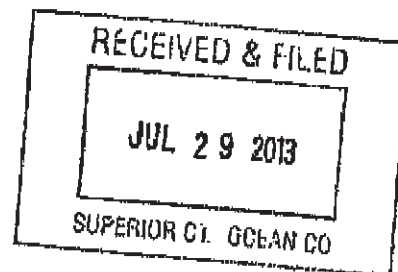


EXHIBIT “A”

Steven R. Irwin, Esquire
The Irwin Law Firm, P.A.
80 Main Street, Suite 410
West Orange, NJ 07052
(973) 325-0191
Attorney for Plaintiff



SUPERIOR COURT OF NEW JERSEY
OCEAN COUNTY: LAW DIVISION
Docket No.

Richard Wilkowski and
Jersey Hookers Charters, LLC
Plaintiffs

Y 2124-13

vs.

Civil Action
COMPLAINT

ACE American Insurance Company,
John Does and Jane Does,
(fictitious appellations)
Defendants.

Plaintiffs Richard Wilkowski and Jersey Hookers Charters, LLC, located at 405 Midstreams Road, in the Township of Brick, County of Ocean and State of New Jersey 08724 by way of complaint says:

FIRST COUNT
[First Party Coverage]

1. Richard Wilkowski is a citizen of the United States and a resident of Ocean County New Jersey.
2. Jersey Hooker Charters LLC is an entity of the State of New Jersey in good standing.
3. Ace American Insurance Company is an insurance company authorized to do business in the State of New Jersey.
4. On or before September 32 2012 Ace American Insurance Company issued policy number YKK Y08547518. The named insured under this policy is Richard H. Wilkowski and Jersey Hooker Charters, LLC. The vessel covered by this policy is

a 1989, '43, Egg Harbor, Golden Egg Sedan, EGH431488999 more commonly known as the m/v "Jersey Hooker".

5. Policy YKKY08547519 is a renewal one year policy effective 12:01 a.m. 9/30/2012.
6. Policy YKK08547519 has been continually in effect and not canceled from 12:01 a.m. 9/30/2012 through the present.
7. Jersey Hooker Charters, LLC owns the Jersey Hooker which is the vessel covered by Policy # YKKY08547519.
8. Richard H. Wilkowski owns Jersey Hooker Charters, LLC.
9. The "Jersey Hooker" vessel is routinely birthed at a Marina known as Canyon River Club adjacent to Channel Drive, Point Pleasant, Ocean County, New Jersey.
10. On or after October 31, 2012, a weather event more commonly known as "Hurricane Sandy" or "Super Storm Sandy" intercepted Point Pleasant, Ocean County, New Jersey causing catastrophic damage to the region.
11. The insured vessel Jersey Hooker was damaged as a direct result of "Super Storm Sandy".
12. Plaintiffs have made a due and proper claim of defendant in accordance with the said policy of insurance.
13. Defendant has not paid the claim in full.
14. There remains due and owing plaintiffs in excess of \$15,000.00 and defendant has refused to pay following proper demand for payment. In addition defendant

has refused to cover the cost of repairing and replacing damaged and destroyed items that, in accordance with the said policy of insurance, are covered.

WHEREFORE, Wherefore plaintiffs seek judgment on the First Count of this complaint against defendant:

- A) In the amount of not less than \$15,000.00 in accordance with plaintiffs' proofs;
- B) Costs of this suit;
- C) Attorneys fees in connection with this suit;
- D) Compensatory damages, and,
- E) For any other damages costs and fees in any court of competent jurisdiction may deem legal equitable and just.

SECOND COUNT

[Breach of Duty of Good Faith]

1. Plaintiffs repeat, reiterate and reallege all of the allegations of the First Count of this complaint as if set forth at length herein.
2. There exists as a matter of law in the state of New Jersey a duty of good faith that insurance company authorized to do business in the state of New Jersey pay a claim promptly and in full.
3. Defendant has breached defendant's duty of good faith to plaintiffs by refusing to pay plaintiff's claim in full and by refusing to cover items that should have been covered by other helnous and wholly inappropriate actions.
4. Plaintiffs allege that defendant is in violation of the unfair methods of competition and unfair deceptive practices. (N.J.S.A. 17:20-9B-1). Plaintiffs recognize that thus far case law has not allowed this statute to create a private

right of action, nevertheless, plaintiffs assert that this statute should create a private right of action as "Super Storm Sandy" claims.

WHEREFORE plaintiffs seek judgment on the Second Count of this complaint against defendant:

As previously requested in all previous counts of this complaint;

- A) For punitive damages,
- B) Compensatory damages,
- C) consequential damages,
- D) costs,
- E) fees and,
- F) Such other relief in any court of competent jurisdiction may deem legal equitable and just.

THIRD COUNT

[Consumer Fraud and Other Statutory Relief]

1. Plaintiffs repeat and re allege each and every paragraph assertion claim for relief in all previous counts of this complaint as if set forth herein at that at length.
2. Defendant's conduct in refusing to cover losses unequivocally covered by Policy YKKY08547519 constitutes a "bait and switch" in violation of Federal and State Consumer Fraud Statutes and Regulations and other statutes protecting citizens residence and entities of the State of New Jersey including plaintiffs.
3. Defendant's conduct in refusing to pay for all losses and claims in an attempt to "leverage settlement" is despicable conduct in violation of the Consumer Fraud Statutes and other statutes protecting citizens residents and entities of the state of New Jersey including plaintiffs.

4. Defendant's conduct in attempting to declare plaintiff's vessel non-seaworthy following repair and remediation and therefore uninsurable was an attempt to "leverage settlement", despicable conduct and a violation of the consumer fraud statutes and other statutes protecting citizens residents and entities of the state of New Jersey including plaintiffs.

Wherefore plaintiffs seek judgment on the Third Count of this complaint against defendant:

- A) as previously requested in all previous counts of this complaint,
- B) For punitive damages,
- C) compensatory damages,
- D) consequential damages,
- E) costs,
- F) fees and,
- G) Such other relief in any court of competent jurisdiction may deem legal equitable and just.

FOURTH COUNT

[Unconscionable Business Practices, Retaliation]

1. Plaintiffs repeat and reallege each and every paragraph assertion claim for relief in all previous counts of this complaint as if set forth herein at that at length.
2. Plaintiffs allege that defendant directly and through contact with other John and Jane Doe defendants (fictitious appellations) and entities and conspired and retaliated against plaintiffs when plaintiffs elected to have the vessel in question repaired at an out-of-state boat yard and when plaintiffs refused assent to defendant's demands. Said retaliation including, among other things, refusal to

pay the claim in full on items that were previously marked "TBD"[to be determined at a later date] refusal to pay for covered items and declaring plaintiffs vessel non-seaworthy following repair and remediation and therefore uninsurable in an attempt to "leverage settlement" this being the unconscionable business practice of retaliation by an insurance company .

Wherefore, plaintiffs seek judgment on the Fourth Count of this complaint against all defendants, joint and severally:

- A) as previously requested in all previous counts of this complaint,
- B) For punitive damages,
- C) Compensatory damages,
- D) Consequential damages,
- E) costs,
- F) fees
- G) And such other relief in any court of competent jurisdiction may deem legal equitable and just.

JURY DEMAND

Plaintiffs hereby demands a trial by jury as to all causes so triable.

THE IRWIN LAW FIRM, P.A.
Attorneys for Plaintiffs

By _____

Steven R. Irwin, Esq.

Dated: July 24, 2013

DESIGNATION OF TRIAL COUNSEL

Plaintiffs hereby designate Steven R. Irwin as trial counsel.

THE IRWIN LAW FIRM, P.A.
Attorneys for Plaintiffs

By _____

Steven R. Irwin, Esq.

Dated: July 24, 2013

CERTIFICATION

Pursuant to Rule 4:5-1, I certify that, to the best of my knowledge, information and belief at this time, the matter in controversy is not the subject of any other action pending in any Court, nor of any pending arbitration proceeding; that no other action or arbitration is contemplated; and that there are no other parties who should be joined in this action.

THE IRWIN LAW FIRM, P.A.
Attorneys for Plaintiffs

By _____

Steven R. Irwin, Esq.

Date: July 24, 2013

OCEAN COUNTY SUPERIOR COURT
OCEAN COUNTY COURTHOUSE
CIVIL LAW DIVISION
TOWNS RIVER NJ 08764
COURT TELEPHONE NO. (732) 929-2016
COURT HOURS

TRACK ASSIGNMENT NOTICE

DATE: JULY 31, 2013
RE: WILLIAMS VS ACE AMERICAN INSURANCE CO
DOCKET: OCN L-002124 13

THE ABOVE CASE HAS BEEN ASSIGNED TO: TRACK 1.

DISCOVERY IS 150 DAYS AND RUNS FROM THE FIRST ANSWER OR 90 DAYS
FROM SERVICE ON THE FIRST DEFENDANT, WHICHEVER COMES FIRST.

THE PRETRIAL JUDGE ASSIGNED IS: HON CRAIG L. WILLERSON

IF YOU HAVE ANY QUESTIONS, CONTACT TEAM 002

AT: (732) 929-4771 EXT 4771.

IF YOU BELIEVE THAT THE TRACK IS INAPPROPRIATE YOU MUST FILE A
CERTIFICATION OF GOOD CAUSE WITHIN 30 DAYS OF THE FILING OF YOUR PLEADING.
PLAINTIFF MUST SERVE COPIES OF THIS FORM ON ALL OTHER PARTIES IN ACCORDANCE
WITH R.4:5A-2.


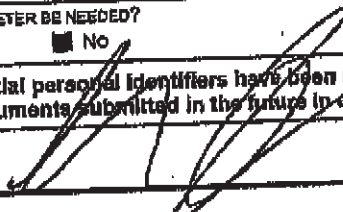
ATTENTION:

ATT: STEVEN R. IRWIN
IRWIN LAW FIRM
SUITE 410
80 MAIN ST
WEST ORANGE NJ 07052-5460

JUN486

AUG 5 2013

Appendix XII-B1

 CIVIL CASE INFORMATION STATEMENT (CIS) Use for Initial Law Division Civil Part pleadings (not motions) under Rule 4:5-1 Pleading will be rejected for filing, under Rule 1:5-6(c), if information above the black bar is not completed or attorney's signature is not affixed		FOR USE BY CLERK'S OFFICE ONLY	
		PAYMENT TYPE: <input type="checkbox"/> CK <input type="checkbox"/> CG <input type="checkbox"/> CA	CHG/CK NO.
ATTORNEY / PRO SE NAME STEVEN R. IRWIN, ESQ.		TELEPHONE NUMBER 873-325-0191	COUNTY OF VENUE Ocean
FIRM NAME (if applicable) THE IRWIN LAW FIRM, P.A.		DOCKET NUMBER (when available) 82124-13	
OFFICE ADDRESS 80 MAIN STREET SUITE 410 WEST ORANGE, NEW JERSEY 07052		DOCUMENT TYPE COMPLAINT	
NAME OF PARTY (e.g., John Doe, Plaintiff) RICHARD WILKOWSKI and JERSEY HOOKERS CHARTERS, LLC, PLAINTIFFS		CAPTION RICHARD WILKOWSKI and JERSEY HOOKERS CHARTERS, LLC, PLAINTIFFS vs. ACE AMERICAN INSURANCE COMPANY, JOHN DOES AND JANE DOES, DEFENDANTS FICTITIOUS APPELLATIONS	
CASE TYPE NUMBER (See reverse side for listing) 505		IS THIS A PROFESSIONAL MALPRACTICE CASE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF YOU HAVE CHECKED "YES," SEE N.J.S.A. 2A:53 A-27 AND APPLICABLE CASE LAW REGARDING YOUR OBLIGATION TO FILE AN AFFIDAVIT OF MERIT.	
RELATED CASES PENDING? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		IF YES, LIST DOCKET NUMBERS	
DO YOU ANTICIPATE ADDING ANY PARTIES (arising out of same transaction or occurrence)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		NAME OF DEFENDANT'S PRIMARY INSURANCE COMPANY (if known) <input type="checkbox"/> NONE <input checked="" type="checkbox"/> UNKNOWN	
THE INFORMATION PROVIDED ON THIS FORM CANNOT BE INTRODUCED INTO EVIDENCE.			
CASE CHARACTERISTICS FOR PURPOSES OF DETERMINING IF CASE IS APPROPRIATE FOR MEDIATION			
DO PARTIES HAVE A CURRENT, PAST OR RECURRENT RELATIONSHIP? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		IF YES, IS THAT RELATIONSHIP: <input type="checkbox"/> EMPLOYER/EMPLOYEE <input type="checkbox"/> FRIEND/NEIGHBOR <input type="checkbox"/> OTHER (explain) <input type="checkbox"/> FAMILIAL <input type="checkbox"/> BUSINESS	
DOES THE STATUTE GOVERNING THIS CASE PROVIDE FOR PAYMENT OF FEES BY THE LOSING PARTY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO			
USE THIS SPACE TO ALERT THE COURT TO ANY SPECIAL CASE CHARACTERISTICS THAT MAY WARRANT INDIVIDUAL MANAGEMENT OR ACCELERATED DISPOSITION			
		RECEIVED & FILED JUL 29 2013 SUPERIOR COURT - OCEAN COUNTY	
DO YOU OR YOUR CLIENT NEED ANY DISABILITY ACCOMMODATIONS? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		IF YES, PLEASE IDENTIFY THE REQUESTED ACCOMMODATION	
WILL AN INTERPRETER BE NEEDED? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		IF YES, FOR WHAT LANGUAGE?	
I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b).			
ATTORNEY SIGNATURE: 			

Steven R. Irwin, Esq.
The Irwin Law Firm, PA
80 Main Street - Suite 410
West Orange, NJ 07052
(973) 325-0191
Attorney for Plaintiff(s)

SUPERIOR COURT OF NEW JERSEY
OCEAN COUNTY: LAW DIVISION
Docket No: **OCN-L-2124-13**

**Richard Wilkowski and Jersey Hookers
Charters, LLC**

Plaintiffs,
vs.

Civil Action
SUMMONS

**ACE American Insurance Company, John Does
and Jane Does (fictitious appellations)**
Defendant(s).

From The State of New Jersey, To The Defendant(s) Named Above:

ACE AMERICAN INSURANCE COMPANY

The plaintiff, named above, has filed a lawsuit against you in the Superior Court of New Jersey. The complaint attached to this summons states the basis for this lawsuit. If you dispute this complaint, you or your attorney must file a written answer or motion and proof of service with the deputy clerk of the Superior Court in the County listed above within **45 days** from the date you received this summons, not counting the date you received it. (The address of each deputy clerk of the Superior Court is provided.) A \$135.00 filing fee payable to the Clerk of the Superior Court and a completed Case Information Statement (available from the deputy clerk of the Superior Court) must accompany your answer or motion when it is filed. You must also send a copy of your answer or motion to plaintiff's attorney whose name and address appear above, or to plaintiff; if no attorney is named above. A telephone call will not protect your rights; you must file and serve a written answer or motion (with fee and completed Case Information Statement) if you want the court to hear your defense.

If you do not file and serve a written answer or motion within **45 days**, the court may enter a judgment against you for the relief plaintiff demands, plus interest and costs of suit. If judgment is entered against you, the Sheriff may seize your money, wages or property to pay all or part of the judgment.

If you cannot afford an attorney, you may call the Legal Services office in the county where you live. A list of these offices is provided. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

DATED: August 7, 2013

Jennifer M. Perez

Jennifer M. Perez
Clerk of the Superior Court

Name of Defendant to be Served: ACE AMERICAN INSURANCE COMPANY
ATT: GENERAL/MANAGING AGENT
Address of the Defendant to be Served: 436 WALNUT STREET
PHILADELPHIA, PENNSYLVANIA 19106

AUG 15 2013

Incoming legal Mail
Personally served on AML
① 1:20 p.m. on 08/15/13

Company Served:
ACE American Insurance Co.